

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

EDWARD T. SPIKER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-24314 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/24/2015 and confirmed on 1/15/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|----------|------------------|
| Total Receipts | | 73,401.32 |
| Less Refunds to Debtor | 2,053.44 | |
| TOTAL AMOUNT OF PLAN FUND | | 71,347.88 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,500.00 | |
| Trustee Fee | 3,352.15 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 6,852.15 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | NATIONSTAR MORTGAGE LLC D/B/A MR (| 0.00 | 51,018.05 | 0.00 | 51,018.05 |
| | Acct: 2937 | | | | |
| | NATIONSTAR MORTGAGE LLC D/B/A MR (| 2,708.29 | 2,708.29 | 0.00 | 2,708.29 |
| | Acct: 2937 | | | | |
| | | | | | 53,726.34 |

| | | | | | |
|----------|--------------------------------|----------|----------|------|------|
| Priority | | | | | |
| | BRYAN P KEENAN ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | EDWARD T. SPIKER | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | EDWARD T. SPIKER | 2,053.44 | 2,053.44 | 0.00 | 0.00 |
| | Acct: | | | | |
| | BRYAN P KEENAN & ASSOCIATES PC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | BRYAN P KEENAN ESQ | 3,500.00 | 3,500.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | *** N O N E *** | | | | |

| | | | | | |
|-----------|-------------------------------------|------|----------|------|----------|
| Unsecured | | | | | |
| | US DEPARTMENT OF EDUCATION | 0.00 | 5,040.00 | 0.00 | 5,040.00 |
| | Acct: 0131 | | | | |
| | GLHEC & AFFILIATES: GLHEGC NELA US/ | 0.00 | 1,260.00 | 0.00 | 1,260.00 |
| | Acct: 0131 | | | | |
| | FED LOAN SERVICING | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0004 | | | | |
| | FED LOAN SERVICING | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0002 | | | | |
| | FED LOAN SERVICING | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0005 | | | | |
| | FED LOAN SERVICING | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0003 | | | | |
| | FED LOAN SERVICING | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0001 | | | | |
| | NAVIENT SOLUTIONS INC | 0.00 | 0.00 | 0.00 | 0.00 |

15-24314 JAD

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 0411 | | | | |
| | NAVIENT SOLUTIONS INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1121 | | | | |
| | NAVIENT SOLUTIONS INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0411 | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES, LL | 5,224.42 | 2,928.60 | 0.00 | 2,928.60 |
| | Acct: 6908 | | | | |
| | RBS CITIZENS NA(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0464 | | | | |
| | RBS CITIZENS NA(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8774 | | | | |
| | BILL ME LATER INC A/S/F SYNCHRONY B, | 2,748.66 | 1,540.79 | 0.00 | 1,540.79 |
| | Acct: 8962 | | | | |
| | UNITED STUDENT AID FUNDS INC (USAF, | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0131 | | | | |
| | SYNCHRONY BANK++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXXXXPRAE | | | | |
| | PEOPLES NATURAL GAS CO LLC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SHAPIRO & DENARDO LLC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 10,769.39 |

TOTAL PAID TO CREDITORS

64,495.73

TOTAL CLAIMED

PRIORITY 0.00

SECURED 2,708.29

UNSECURED 7,973.08

Date: 01/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

EDWARD T. SPIKER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-24314 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Edward T. Spiker
Debtor

Case No. 15-24314-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 26, 2021

User: msch
Form ID: pdf900

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Edward T. Spiker, 117 Noblestown Road, Carnegie, PA 15106-1301 |
| cr | + NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096 |
| cr | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860 |
| 14143378 | Chase, PO Box 24696, Carnegie, PA 15106 |
| 14143379 | + Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610 |
| 15179053 | + Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096 |
| 14152252 | Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430 |
| 14178686 | + U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Jan 27 2021 02:47:00 | GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708 |
| cr | Email/PDF: rmscedi@recoverycorp.com | Jan 27 2021 03:02:51 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| cr | + Email/Text: bncmail@w-legal.com | Jan 27 2021 02:49:00 | Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132 |
| 14143383 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jan 27 2021 02:47:00 | RBS Citizens Cc, Attn: Bankruptcy Department, 443 Jefferson Blvd Ms: Rjw-135, Warwick, RI 02886 |
| 14168488 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jan 27 2021 02:47:00 | COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14939023 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Jan 27 2021 02:47:00 | GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961 |
| 14203588 | Email/PDF: ais.chase.ebn@americaninfosource.com | Jan 27 2021 03:01:00 | JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 14143380 | + Email/PDF: pa_dc_claims@navient.com | Jan 27 2021 03:01:11 | Navient, Po Box 9500, Wilkes Barre, PA 18773-9500 |
| 14143381 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 27 2021 03:01:06 | Portfolio Recovery, Attn: Bankruptcy, Re: Citibank N.A., Po Box 41067, Norfolk, VA 23541 |
| 14143382 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 27 2021 03:02:46 | Portfolio Recovery Associates LLC, c/o Robert M. Polas Jr., Esquire, 120 Corporate Blvd, Norfolk, VA 23502 |
| 14153560 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 27 2021 02:59:28 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |

District/off: 0315-2

User: msch

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Date Rcvd: Jan 26, 2021

Form ID: pdf900

Total Noticed: 22

| | | | |
|----------|--|----------------------|--|
| 14145166 | Email/PDF: rmscedi@recoverycorp.com | Jan 27 2021 03:01:11 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14952551 | + Email/Text: bncmail@w-legal.com | Jan 27 2021 02:49:00 | SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132 |
| 14871013 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Jan 27 2021 02:47:00 | United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961 |

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | JPMorgan Chase Bank, National Association |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Andrew F Gornall | on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com |
| Brian Nicholas | on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com |
| Bryan P. Keenan | on behalf of Debtor Edward T. Spiker keenan662@gmail.com melindap662@gmail.com |
| Kevin Scott Frankel | on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com |
| Kristen D. Little | on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, klittle@logs.com;logsecf@logs.com |
| Kristen D. Little | on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER pabk@logs.com klittle@logs.com;logsecf@logs.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| S. James Wallace | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com |

District/off: 0315-2

User: msch

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Date Rcvd: Jan 26, 2021

Form ID: pdf900

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TOTAL: 9